

**Information to identify the case:**

Debtor 1	Sarella F. Dutan	Social Security number or ITIN xxx-xx-6022
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-28635-VFP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sarella F. Dutan

11/13/24

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:

Sarella F. Dutan

Debtor

Case No. 19-28635-VFP

Chapter 13

District/off: 0312-2

User: admin

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Date Rcvd: Nov 13, 2024

Form ID: 3180W

Total Noticed: 34

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2024:****Recip ID****Recipient Name and Address**

db	+ Sarella F. Dutan, 24 Emerald St, Hackensack, NJ 07601-6101
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
cr	Kohl's, Attn: Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	+ THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518489254	+ Emerg Phys Svcs Of Nj Pa, 175 Madison Avenue, Mount Holly, NJ 08060-2038
518610138	+ TD Auto Finance LLC, c/o Schiller Knapp Lefkowitz, & Hertzel LLP, 950 New Loudon Road, Latham New York 12110-2190
518612232	+ TD Auto Finance LLC, c/o Janelly Landa, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NY 07302-3835

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID****Notice Type: Email Address****Date/Time****Recipient Name and Address**

aty	+ Email/Text: ecfbnc@aldrigepte.com	Nov 13 2024 20:52:00	Jenelle C. Arnold, Aldridge Pite, LLP, 4375 Jutland Dr., Ste., 200, PO Box 17933, San Diego, CA 92177-7921
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 13 2024 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 13 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Nov 14 2024 01:33:00	Capital One Auto Fianance, a division of Capital One, N/A, AIS Portfolio Services, LP, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
518489255	Email/Text: akron_patient_services@teamhealth.com	Nov 13 2024 20:52:00	Emerg Phys Svcs Of Nj Pa, PO BOX 638245, Cincinnati, OH 45263
518489247	^ MEBN	Nov 13 2024 20:53:23	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
518489248	+ EDI: BANKAMER	Nov 14 2024 01:33:00	Bank of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012
518584891	+ EDI: BANKAMER	Nov 14 2024 01:33:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
518489251	Email/Text: BKBCNMAIL@carringtonms.com	Nov 13 2024 20:52:00	Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92806
518609239	Email/Text: BKBCNMAIL@carringtonms.com	Nov 13 2024 20:52:00	THE BANK OF NEW YORK MELLON, c/o Carrington Mortgage Services, LLC, Bankruptcy Department, 1600 South Douglass Road, Anaheim, CA 92806
518609305	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 13 2024 20:54:00	CSCM 2019-JR1 Trust, c/o Select Portfolio Services, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

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518489249	+ EDI: CAPITALONE.COM	Nov 14 2024 01:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518489250	+ EDI: CAPONEAUTO.COM	Nov 14 2024 01:33:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518496027	+ EDI: AISACG.COM	Nov 14 2024 01:33:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518507060	+ EDI: AISACG.COM	Nov 14 2024 01:33:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518500490	+ EDI: AIS.COM	Nov 14 2024 01:33:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518489252	+ EDI: CITICORP	Nov 14 2024 01:33:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518489253	+ EDI: WFNNB.COM	Nov 14 2024 01:33:00	Comenitycapital/bjsclb, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518600076	Email/Text: BNCnotices@dcmservices.com	Nov 13 2024 20:52:00	Emergency Physicians Services of New Jersey PA, PO Box 1123, Minneapolis MN 55440-1123
518744519	Email/PDF: bncnotices@becket-lee.com	Nov 13 2024 21:02:52	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518489256	+ Email/Text: PBNCNotifications@perituservices.com	Nov 13 2024 20:52:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518604819	EDI: PRA.COM	Nov 14 2024 01:33:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518489257	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 13 2024 20:54:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
518612233	+ EDI: LCITDAUTO	Nov 14 2024 01:33:00	TD Auto Finance LLC, Trustee Payment Dept.,, PO Box 16041, Lewiston, ME 04243-9523
518489258	+ EDI: LCITDAUTO	Nov 14 2024 01:33:00	Td Auto Finance, Attn: Bankruptcy Dept, Po Box 9223, Farmington Hills, MI 48333-9223
518518588	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 13 2024 20:54:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
518489259	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 13 2024 20:54:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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User: admin

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2024 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR REGISTERED HOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-1 ajennings@hillwallack.com
Denise E. Carlon	on behalf of Creditor CSMC 2019-JR1 Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Elizabeth K. Holdren	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR REGISTERED HOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-1 eholdren@hillwallack.com, jhanley@hillwallack.com;hwbkj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com
Janelly Landa	on behalf of Creditor TD Auto Finance LLC jlanda@schillerknapp.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Sarella F. Dutan fitz2law@gmail.com nadiafinancial@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8